

2100 B (12/15)

# United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA  
Case No. 22-70242-JAD  
Chapter 13

In re: Debtor(s) (including Name and Address)

Terry M. Zernick  
503 Madera Avenue  
Northern Cambria PA 15714

Joshua P. Zernick  
503 Madera Avenue  
Northern Cambria PA 15714

## NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

The Claim No(s). listed below was/were filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on 01/18/2023.

Name and Address of Alleged Transferor(s):

Claim No. 8: Truist Bank, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105

Name and Address of Transferee:

ECMC  
P.O. Box 16408  
St. Paul, MN 55116-0408

## -- DEADLINE TO OBJECT TO TRANSFER --

The alleged transferor(s) of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: 01/20/23

Michael R. Rhodes

**CLERK OF THE COURT**

In re:  
Terry M. Zernick  
Joshua P. Zernick  
Debtors

Case No. 22-70242-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jan 18, 2023

User: auto  
Form ID: trc

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15515036	+ Email/Text: bncnotifications@pheaa.org	Jan 19 2023 00:23:00	Truist Bank, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: auto

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Date Rcvd: Jan 18, 2023

Form ID: trc

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Timothy J. Sloan

on behalf of Joint Debtor Joshua P. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

Timothy J. Sloan

on behalf of Debtor Terry M. Zernick sloanlawpc@gmail.com notices@uprightlaw.com;sloantr92635@notify.bestcase.com

TOTAL: 7